

DECLARATION and POWER OF ATTORNEY

I, Norman Katz, 3068 Delacodo Avenue, Newbury Park, California 91320-4456, declare: I am a citizens of United States. I believe I am the original, first and sole inventor of the invention entitled "ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL TRANSACTIONS", the specification of which is attached hereto. I have viewed and understand the contents of the specification, including the claims. I acknowledge a duty to disclose information of which I am aware that is material to the examination of this application in accordance with 37 C.F.R. 1.56(a).

I hereby appoint Michael J. Ram (Reg. No.26,379) and Richard S. Koppel (Reg. No. 26,475), whose address is:

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my agent and attorneys, respectively, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected with the application.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true. These statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and that such willful false statements may jeopardize the validity of this application or any patent issuing from this application.

Wherefore, I subscribe my name to the foregoing specification, claims and declaration.

Date: 6-25-01, 2001

Post Office Address:



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